

**Amendments to the Specification:**

Please replace the paragraph beginning at page 4, line 9, with the following amended paragraph:

FIG. 6 illustrates a sample rating ~~volume discount~~ curve.

Please replace the paragraph beginning at page 14, line 18, with the following amended paragraph:

FIG. 12 shows a process flow diagram of an inquiry event that can be used in the context of a prepaid account, which for example can be a prepaid phone card. (It is known to magnetically include a serial number on a prepaid phone card, which provides ease of use and tracking.). The prepaid account can be in terms of dollars or other units. At a step 1210, a transaction initiation inquiry is received. Account information, including the prepaid amount left, is retrieved ~~retreieved~~ at a step 1220. Based on the prepaid amount remaining, at a step 1230 the amount of the resource represented by the amount remaining is determined referring to the applicable volume discount. For example, if a prepaid phone card has 1 dollar left, and the applicable volume discount rate at the time of inquiry is a night rate of 1 cent/minute, then 100 minutes of usage can be consumed with the 1 dollar remaining, although the user of course can choose to talk for less than the 100 minutes. This maximum quantity is returned as a result of the inquiry at a step 1240. The transaction system can be configured to authorize usage only up to this quantity.